

WE CLAIM:

1           1.     A method of searching financial transactions against a server-resident  
2 file of sanctioned entities using a network, the network including a plurality of servers  
3 accessible by a plurality of user terminals, comprising:

4           inputting at one of the plurality of user terminals a search request text pattern  
5 for searching a server-resident database of sanctioned entities, the search request text  
6 pattern including a text string, the text string further including one or more regular  
7 expression operators, including letters, digits or punctuation marks to further define  
8 the search request text pattern and to further identify the server being invoked;

9           storing the search request text pattern as an entry in a search request  
10 instruction file, the search request instruction file being accessible by a server  
11 processor;

12          transmitting the search request instruction file to the server processor invoked  
13 via the network;

14          the server processor checking the search request text pattern, the checking  
15 including matching text patterns of the search request text pattern against a file of  
16 sanctioned entities stored as a matchable text pattern file in the server; and

17          upon execution of the search, transmitting search results to the user terminal  
18 via the network.

1           2.     The method according to claim 1, wherein the server-resident  
2 matchable text pattern file includes the OFAC sanction list.

1           3.     The method according to claim 2, wherein servers are located in  
2     different countries.

1           4.     The method according to claim 3, wherein the server includes a  
2     plurality of matchable text pattern files including user defined sanction lists.

1           5.     The method according to claim 4, wherein the search request  
2     instruction file further defines the matchable text pattern files to be searched.

1           6.     The method according to claim 1, further comprising:  
2     defining sanctioned entities as matchable text patterns;  
3     storing matchable text patterns as individual phrases;  
4     arranging individual phrases as a letter tree array;  
5     generating a search node for each character in the search request text pattern to  
6     be checked against matchable text patterns;  
7     comparing search nodes against characters and positions in the letter tree  
8     array; and  
9     determining whether a match occurs.

1           7.     The method according to claim 6, wherein the search request  
2     instruction file includes a spell correct flag to include spelling variations of the search  
3     request text pattern to be checked against the matchable text pattern file.

1           8.     The method according to claim 6, wherein the search request  
2 instruction file includes a missing letters flag to include missing letters in the text  
3 pattern to be checked against the matchable text pattern file.

1           9.     The method according to claim 6, wherein the search request  
2 instruction file includes a transposed letters flag to include transposed letters in the  
3 text pattern to be checked against the matchable text pattern file.

1           10.    The method according to claim 1, further comprising:  
2                generating a user authorization code at the time the terminal user inputs a text  
3 pattern selection for checking against a sanctioned entity database;  
4                storing the authorization code with the text pattern selection in the search  
5 request instruction file, wherein the authorization code must be received in order to  
6 access the server.

1           11.    The method according to claim 1, further comprising:  
2                generating a privileged user authorization code, wherein the privileged user  
3 authorization code must be received in order to create or modify a matchable text  
4 pattern file.

1           12.    The method according to claim 1, wherein matchable text pattern files  
2 are replicated between each server via the network.

1           13.    The method according to claim 12, wherein matchable text pattern files  
2   are mutually updating via the network.

1           14.    The method according to claim 13, wherein server failure automatically  
2   routes search request instruction files to an alternate server.

1           15.    The method according to claim 1, wherein the search request  
2   instruction file is generated by a computer program.

1           16.    A transaction screening system including a text phrase defining the  
2   parties to the transaction and a network, the network including a plurality of servers  
3   and user terminals, comprising:

4                means for inputting at one from the plurality of user terminals a selection of  
5   text patterns for searching a server-resident database of sanctioned entities, wherein  
6   text pattern selections include a text string including one or more regular expression  
7   operators, including letters, digits or punctuation marks to further define the text  
8   pattern selection and identify the server being invoked;

9                means for storing the text pattern selection as an entry in a search request  
10   instruction file, the search request instruction file being accessible by a server  
11   processor;

12               means for transmitting the search request instruction file to the server  
13   processor invoked via the network;

14 means for the server processor checking the search request text pattern, the  
 15 means for checking including matching text patterns of the search request instruction  
 16 file against a list of sanctioned entities stored as a matchable text pattern file in the  
 17 server; and  
 18 means for transmitting search results to the user terminal via the network upon  
 19 execution of the search.

1 17. The system according to claim 16, wherein the server resident  
 2 matchable text pattern file includes the OFAC sanction list.

1 18. The system according to claim 17, wherein servers are located in  
 2 different countries.

1 19. The system according to claim 18, wherein the server includes a  
 2 plurality of matchable text pattern files including user defined sanction lists.

1 20. The system according to claim 19, wherein the search request  
 2 instruction file further defines the matchable text pattern files to be searched.

1 21. The system according to claim 16, further including:  
 2 means for defining sanctioned entities as matchable text patterns;  
 3 means for storing matchable text patterns as individual phrases;  
 4 means for arranging individual phrases as a letter tree array;

5 means for generating a search node for each character in the search request  
6 text pattern to be checked against matchable text patterns;  
7 means for comparing search nodes against characters and positions in the letter  
8 tree array; and  
9 means for determining whether a match occurs.

1 22. The system according to claim 21, wherein the search request  
2 instruction file includes a means for including spelling variations of search request  
3 text patterns to be checked against the matchable text pattern file.

1 23. The system according to claim 21, wherein the search request  
2 instruction file includes a means for including missing letters in the search request  
3 text pattern to be checked against the matchable text pattern file.

1 24. The system according to claim 21, wherein the search request  
2 instruction file includes a means for including transposed letters in the search request  
3 text pattern to be checked against the matchable text pattern file.

1 25. The system according to claim 16, further comprising:  
2 means for generating a user authorization code at the time the terminal user  
3 inputs a text pattern selection for checking against a sanctioned entity database; and

4 means for storing the authorization code with the text pattern selection in the  
5 search request instruction file, wherein the authorization code must be received in  
6 order to access the server.

1 26. The system according to claim 16, further comprising:  
2 means for generating a privileged user authorization code, wherein the  
3 privileged user authorization code must be received in order to create or modify a  
4 matchable text pattern file.

1 27. The system according to claim 16, including means for replicating  
2 matching text pattern files between each server via the network.

1 28. The system according to claim 27, including means for mutually  
2 updating matchable text pattern files via the network.

1 29. The system according to claim 28, including means for automatically  
2 routing search request instruction files to an alternate server upon server failure.

1 30. The system according to claim 16, including means for generating  
2 search request instruction file by a computer program.